FEB 2 3 2004 STICATE STARS ALLING PURSUANT TO 37 C.F.R. § 1.8

36263/14

I hereby certify that this Office Action Response, pursuant to 37 C.F.R. § 1.8, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop: Non-Fee Amendments, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22323-1450, on:

Date: 2-17-04

Signature of Person Mailing Correspondence

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Confirmation No.: 3628

Title: SMARTCARD INTERNET AUTHORIZATION SYSTEM

AMENDMENTS AND RESPONSE PURSUANT TO 37 C.F.R. §1.111

Mail Stop: Non-Fee Amendment COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, Virginia 22313-1450

Honorable Commissioner:

In response to the Office Action mailed November 17, 2003, of which this response is within the shortened three (3) months period of response, please consider the following amendments and remarks.

Amendments to the Specifications begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.

FEB 2 6 2004
GROUP 3600